

Term Deposit Interest Rate Schedule



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Interest Rates

Money Maker Term Deposits	
Term	\$5,000 - \$1,000,000
2 months	1.75% p.a.
3 months	4.40% p.a.
4 months	3.75% p.a.
5 months	3.40% p.a.
6 months	4.50% p.a.
7 months	4.40% p.a.
8 months	4.70% p.a.
9 months	4.70% p.a.
10 months	3.80% p.a.
11 months	3.80% p.a.
12 months	4.90% p.a.

Regular Income Term Deposits		
Term	\$5,000 - \$1,000,000	Interest Paid
12 – 35 months	4.55% p.a.	Monthly
12 – 35 months	4.55% p.a.	Quarterly
12 – 35 months	4.55% p.a.	Annually
36 – 60 months	4.20% p.a.	Monthly
36 – 60 months	4.20% p.a.	Quarterly
36 – 60 months	4.20% p.a.	Annually

& Retirement Term Deposit		
Term	\$5,000 - \$1,000,000	Interest Paid
3 months	4.45% p.a.	At Maturity

Special Terms and Conditions

Money Maker Term Deposits

- Terms range from 2 to 12 months
- The minimum deposit for a term deposit is \$5,000
- Interest is paid on maturity

Regular Income Term Deposits

- Terms range from 12 to 60 months
- Minimum deposit of \$5,000
- Interest is paid monthly, quarterly or annually, on the anniversary of the account opening
- Interest payments are paid into a savings account, either with P&N Bank or externally to you

& Retirement Term Deposit

- 3 month term only
- Minimum deposit of \$5,000
- Interest is paid on maturity
- To be eligible for the & Retirement Term Deposit, at least one member must hold the & Retirement Account
- If you do not hold an & Retirement Account at the time your & Retirement Term Deposit matures your Term Deposit will be automatically rolled over into the Money Maker Term Deposit for the same term at the prevailing rate
- Available to personal members only (individuals) one of which must be aged 55 or older

The rates stated in this Interest Rate Schedule are effective **11 March 2024**. Rates are subject to change and may change at any time including between the time you apply for a Term Deposit Account and when your account is opened.

You should ensure that you have a current Term Deposit Interest Rate Schedule. You can obtain a copy of the current Interest Rate Schedule by calling 13 25 77 or visiting www.pnbank.com.au.

These rates apply to deposits up to \$1,000,000. Different rates may apply to amounts over \$1,000,000. For information on these rates, contact your local P&N branch or our contact centre on 13 25 77.

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